

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Christopher Stone and  
Brittanie Stone**

**Debtor(s).**

)  
) **Case No. 17-23825-JAD**  
)  
) **Chapter 13**

)  
Related to ECF No. 97, 99

**ORDER OF COURT**  
**(Check Boxes That Apply)**

☒ **Confirming Plan on Final Basis**

☐ **Chapter 13 Plan dated:**

☐ **Authorizing Distributions Under Plan  
On Interim Basis Solely as Adequate  
Protection**

☒ **Amended Chapter 13 dated:  
December 14, 2021**

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$\_\_\_\_\_, beginning \_\_\_\_\_. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.
- ☒ B. The length of the Plan is changed to a total of at least 63 months. This statement

of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:  
\*Southeastern Greene ASD EIT CL. #19 & 21  
\*Dunkard Twp EIT CL. #20 & 22
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- 
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 
- ☐ K. Additional Terms and Conditions:
- 

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.


**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: February 1, 2022

cc: All Parties in Interest to be served by Clerk

  
\_\_\_\_\_  
Jeffrey A. Deller jah  
United States Bankruptcy Judge

FILED  
2/1/22 10:38 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Christopher A. Stone  
Brittanie N. Stone  
Debtors

Case No. 17-23825-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 01, 2022

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2022:

Recip ID	Recipient Name and Address
db/jdb	Christopher A. Stone, Brittanie N. Stone, Route 21 Mobile Home Park--Lot 19, Carmichaels, PA 15320
14698560	+ Aaron's Sales & Lease Ownership, 575 Morgantown Road, Uniontown, PA 15401-5431
14698561	Allstate Insurance Company, P.O. Box 4310, Carol Stream, IL 60197-4310
14713421	Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291
14713422	Cardinal Pediatrics, LLC, 1247 Suncrest Towne Center, Morgantown, WV 26505-1876
14713423	Carmichaels SD, Cumberland c/o Keystone, P.O. Box 529, Irwin, PA 15642-0529
14698563	+ Collection Service Center, Inc., 2917 White Hall Boulevard, P.O. Box 2060, Fairmont, WV 26555-2060
14698564	Cornerstone Care, 7 Glassworks Road, Greensboro, PA 15338-9507
14698569	+ Debt Collection Partners, 11 Commerce Driver--Suite 208, Westover, WV 26501-3858
14698573	+ EOS CCA, P. O. Box 981025, Boston, MA 02298-1025
14698574	+ Fidelity Properties, P.O. Box 2055, Alliance, OH 44601-0055
14713425	+ Fox Ford, Inc., 743 East High Street, Wayneburg, PA 15370-1779
14713433	H. James Seese, O.D., 5605 University Town CenterSuite A, Morgantown, WV 26501-2292
14712341	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14698577	+ Heiskell King Burns & Tallman Surgical, 600 Suncrest Towne Center--Suite 310, Morgantown, WV 26505-0589
14713427	+ JC Amos, JD, LLM, P.O. Box 3040, Fairmont, WV 26555-3040
14713426	+ James Geshay, Jr., D.D.S, Pediatric Dentistry, 634 Pittsburgh Road, Uniontown, PA 15401-2214
14780665	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14713428	Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240
14698579	Lendmark Financial Services of WV, 6526 Mall Road, Morgantown, WV 26501-8525
14698580	MedExpress Billing, P.O. Box 719, Dellslow, WV 26531-0719
14698582	Mon Health Medical Center, P.O. Box 660, Morgantown, WV 26507-0660
14698583	Mon Health Medical Center Clinics, 600 Suncrest Town Centre--Suite 310, Morgantown, WV 26505-1873
14713430	+ National Bankruptcy Services.com.LLC, 9441 LBJ FreewaySuite 250, Dallas, TX 75243-4640
14698586	+ Quality Asset Recovery, 7 Foster Avenue--Suite 101, Gibbsboro, NJ 08026-1191
14713431	+ Quick Lane at Fox Ford, Inc., 901 East High Street, Waynesburg, PA 15370-1723
14698587	+ Radiological Physician Associates, 700 Village Drive, Fairmont, WV 26554-7985
14713432	Ruby Memorial Hospital, P.O. Box 1127, Morgantown, WV 26507-1127
14713434	Tender Care Pediatric Dentistry, 6583 Route 819 SouthSuite 1, Mount Pleasant, PA 15666
14713435	+ United Bank, 113 Penn Street, Point Marion, PA 15474-1263
14698591	+ University Health Associates, P.O. Box 776, Morgantown, WV 26507-0776
14698592	+ University Health Associates Dental, 1075 Van Voorhis Road, Morgantown, WV 26505-3586
14776498	+ Windstream, Attn: Financial Services, 1720 Galleria Blvd, Charlotte, NC 28270-2408
14698596	Windstream Communications, 1720 Galleria Boulevard, Louisville, KY 40290-1908

TOTAL: 34

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 02 2022 04:46:45	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: enotifications@santanderconsumerusa.com		

District/off: 0315-2

User: auto

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Date Rcvd: Feb 01, 2022

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Total Noticed: 71

		Feb 02 2022 04:39:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
cr	+ Email/Text: bncmail@w-legal.com		
		Feb 02 2022 04:39:00	Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
14775421	Email/PDF: resurgentbknofications@resurgent.com		
		Feb 02 2022 04:46:42	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14698562	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Feb 02 2022 04:46:41	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14713424	Email/Text: svlainich@communitybank.tv		
		Feb 02 2022 04:39:00	Community Bank, 100 North Market Street, P.O. Box 357, Carmichaels, PA 15320
14724610	+ Email/Text: svlainich@communitybank.tv		
		Feb 02 2022 04:39:00	Community Bank, 90 W. Chestnut St., Suite 100, Washington, PA 15301-4524
15437479	+ Email/Text: ebnnofications@creditacceptance.com		
		Feb 02 2022 04:38:00	Credit Acceptance, 25505 W Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14698565	+ Email/Text: bankruptcy_notifications@ccsusa.com		
		Feb 02 2022 04:39:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14698566	+ Email/Text: ccusa@ccuhome.com		
		Feb 02 2022 04:38:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121
14698567	+ Email/Text: EBN@thecmigroup.com		
		Feb 02 2022 04:38:00	Credit Management, Inc., 4200 International Parkway, Carrollton, TX 75007-1912
14698568	Email/PDF: creditonebknofications@resurgent.com		
		Feb 02 2022 04:46:42	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14698570	Email/Text: G06041@att.com		
		Feb 02 2022 04:39:00	Direct TV, P.O. Box 78626, Phoenix, AZ 85062-8626
14772060	Email/Text: G06041@att.com		
		Feb 02 2022 04:39:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14698571	Email/Text: Bankruptcy.Consumer@dish.com		
		Feb 02 2022 04:39:00	Dish Network, P.O. Box 94063, Palatine, IL 60094-4063
14698572	+ Email/Text: bankruptcyntices@dcicollect.com		
		Feb 02 2022 04:39:00	Diversified Consultant, 10550 Deerwood Park Boulevard, Jacksonville, FL 32256-0596
14698575	Email/Text: EBNBKNOT@ford.com		
		Feb 02 2022 04:39:00	Ford Motor Credit Company, LLC, National Bankruptcy Service Center, P.O. Box 62180, Colorado Springs, CO 80962
14749265	Email/Text: EBNBKNOT@ford.com		
		Feb 02 2022 04:39:00	Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962
14712341	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com		
		Feb 02 2022 04:38:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14698576	Email/Text: bankruptcy.ntices@hdfsi.com		
		Feb 02 2022 04:39:00	Harley-Davidson Credit Corp., P.O. Box 22048, Carson City, NV 89721-2048
14698578	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Feb 02 2022 04:38:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14735416	Email/Text: ktramble@lendmarkfinancial.com		
		Feb 02 2022 04:38:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
14774730	Email/PDF: resurgentbknofications@resurgent.com		
		Feb 02 2022 04:46:45	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14698581	Email/Text: rcpsbankruptcyntices@parallon.com		
		Feb 02 2022 04:39:00	Medicredit, Inc., P.O. Box 1629, Maryland Heights, MO 63043-0629
14713429	+ Email/Text: daltonr@monhealthsys.org		
		Feb 02 2022 04:38:00	Monongalia General Hospital, 1200 JD Anderson Drive, Morgantown, WV 26505-3486

District/off: 0315-2

User: auto

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14725104	Email/PDF: cbp@onemainfinancial.com	Feb 02 2022 04:46:41	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14698584	Email/PDF: cbp@onemainfinancial.com	Feb 02 2022 04:46:42	One Main Financial, 170 Greene Plaza, Waynesburg, PA 15370-8142
14698585	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 02 2022 04:39:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14832264	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 02 2022 04:46:42	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14748034	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 02 2022 04:46:48	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14698588	+ Email/Text: bankruptcy@rentacenter.com	Feb 02 2022 04:39:00	Rent-a-Center, 207 Wal Mart Drive, Uniontown, PA 15401-8423
14708828	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 02 2022 04:39:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
14698589	Email/Text: enotifications@santanderconsumerusa.com	Feb 02 2022 04:39:00	Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284
15009837	+ Email/Text: bncmail@w-legal.com	Feb 02 2022 04:39:00	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14698590	+ Email/Text: bankruptcydepartment@tsico.com	Feb 02 2022 04:39:00	Transworld Systems, Inc., 500 Virginia Drive--Suite 514, Fort Washington, PA 19034-2733
14760696	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 02 2022 04:39:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
14698593	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 02 2022 04:39:00	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
14698595	Email/Text: hbbankruptcynotices@wvumedicine.org	Feb 02 2022 04:38:00	West Virginia University Hospitals, Patient Accounting Office, P.O. Box 1127, Morgantown, WV 26507-1127

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ford Motor Credit Company LLC
cr		Harley-Davidson Credit Corp
cr		NBS Harley-Davidson Credit Corp
14898673	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15009838	*+	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14698594	##	West Virginia Emergency Physicians, 4350 Fowler Street--Suite 15, Fort Myers, FL 33901-2616
14713436	##	Womens Health Care of Morgantown, 1249 Suncrest Towne Centre, Morgantown, WV 26505-1876

TOTAL: 3 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Date Rcvd: Feb 01, 2022

Form ID: pdf900

Total Noticed: 71

Date: Feb 03, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor NBS Harley-Davidson Credit Corp bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Joint Debtor Brittanie N. Stone sheila@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;gianna@zeblaw.com
Daniel R. White	on behalf of Debtor Christopher A. Stone sheila@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;gianna@zeblaw.com
Garry Alan Masterson	on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com
James P. Valecko	on behalf of Creditor Ford Motor Credit Company LLC jvalecko@weltman.com PitEcf@weltman.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9